

2004 Actions	Name of Company	Description	Amount	Final
February	American Gold Mortgage Corp dba Encore Mortgage	Stipulated Settlement Agreement for failure to register agents	5,000	
	Novastar Home Mortgage Inc.	Stipulated Settlement Agreement for conducting business after license had expired on June 2003.	80,000	
	Vestin Mortgage	Stipulated Settlement Agreement for failure to distribute a principal payment proportionately to all investors.	5,000	
March	Carteret Mortgage	Order to Cease & Desist from conducting business as a mortgage broker from an unlicensed location and employing an unlicensed agent	10,000	
	Direct Mortgage LLC	Stipulated Settlement Agreement for failure to submit advertisement for approval.	10,000	
	Emagineloads.com/Christian D. Winters	Stipulated to Cease & Desist from soliciting business in Nevada and conducting business without a license.	7,500	
	Omni Home Financing Inc dab Complete Home Loans	Order to Cease & Desist from failure to submit advertising for approval, conducting business from an out of state location.	10,000	
	Federal Mortgage Funding dba	Order to Cease & Desist from soliciting	5,000	

	Utah Financial Inc/Steve Merrill, Owner	business in Nevada and conducting business without a license. Stipulated Settlement Agreement		
	Source One Capital Group LLC	Surrendered License		
	RND dba Cornerstone Mortgage	Stipulated Settlement Agreement for failure to license branch office; employing individual to act as mortgage agent and qualified employee without registering; failure to supervise activities of unlicensed location.	7,500	
	Ardyss Financial Services	Surrendered License		
	International Home Capital Corp	Stipulated Settlement Agreement for conducting unlicensed mortgage business.	10,000	
	123 Loans LLC	Order to Cease & Desist from failure to submit advertising for approval, conducting business from an out of state location.	10,000	
April	Star Funding Las Vegas Division	Stipulated Settlement Agreement for failure to license branch office; employing individual to act as mortgage agent and qualified employee without registering; failure to supervise activities of unlicensed location.	7,500	

	First City Capital	Surrendered License		
	AFAB Ventures, LLC Mark Asadoorian	Order to Cease & Desist from conducting unlicensed mortgage business; failure to provide statement of involvement; failure to comply with laws prohibiting the assessment of late fees or penalties under certain conditions.	30,000	
	First Source Financial USA	Stipulated Settlement Agreement for failure to submit advertisement for approval.	5,000	
May	Brian Martin	Stipulated Settlement Agreement to cease conducting business which requires licensing.	2,500	
	Sunset Mortgage Company LP	Stipulated Settlement Agreement for conducting mortgage business prior to licensing; conducting business from location not filed with the Division during pending application; failure to maintain complete and suitable records; failure to submit monthly reports; distributed a direct mail solicitation from out of state unlicensed location.	5,000	
	NV Mortgage Inc dba Soma Financial	Stipulated Settlement Agreement failure to submit for approval an advertisement.	5,000	

	Ridge Mortgage Services Company	Stipulated Settlement Agreement for conducting business from unlicensed locations without a qualified employee.	10,000	
	RMS and Associates	Stipulated Settlement Agreement for failure to submit for approval an advertisement.	5,000	
	Custom Home Loans	Stipulated Settlement Agreement for failure to submit for approval an advertisement; promoting an agent at a location not the record location of agent.	5,000	
	Aall City Inc	Order to Cease & Desist for not registering an mortgage agent; conducting business at a location prior to the license effective date.	10,000	
	Silver State Financial Services Inc	Stipulated Settlement Agreement for failure to submit advertisement for approval; promoting an agent at a location not the record location of agent.	5,000	
June	International Home Capital Corp	Stipulated Settlement Agreement	5,000	
	Keystone Mortgage Group LLC	Stipulation for failure to submit advertising for approval	5,000	
	QTSC- Quality Escrow	Cease & Desist from conducting		

	Services Ltd.	business without a license		
	Gordon & Associates Inc dba Lake Tahoe Mortgage Corp	Cease & Desist from conducting business without a license	10,000	
	First Interstate Mortgage Corp	Stipulation for failure to submit advertising for approval	5,000	
	Pulte Home Inc Pulte Mortgage LLC	Cease & Desist from engaging in deceptive trade practices	10000	